UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/578,312	05/25/2000	Jay Paul Drummond	D-1077+16	5731

28995 7590 12/18/2002

RALPH E. JOCKE
231 SOUTH BROADWAY
MEDINA, OH 44256

EXAMINER
CHARLES, DEBRA F

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 12/18/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/578,312	Applicant(s) DRUMMOND ET AL.	
	Examiner Debra F. Charles	Art Unit 3629	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence addr ss --

Period for R ply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *05 May 2000* .

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-19* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-19* is/are rejected.

7)☒ Claim(s) *13-18* is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on *05 May 2000* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____ .

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) ☐ The translation of the foreign language provisional application has been received.

15)☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) *3,5* .
4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: .

Claims 1-19 have been reviewed.

DETAILED ACTION

Claim Rejections - 35 USC § 112

1. The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1-19 rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Items missing from claims that are in specification: touchscreen.

Claim Objections

2. Claims 13-18 are objected to because of the following informalities: the letters in parenthesis before the word "step" has no precedent in prior claims. Appropriate correction is required.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

4. Claims 1, 2, 3,12 and 13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta (US 5619558 A) and Bertram et al. (US 6049812 A).

As per claims 1 and 12, Jheeta discloses an apparatus and a method comprising:

an automated banking machine including a computer and at least one transaction function device in operative connection with the computer(Jheeta, Abstract), and a plurality of browsers operating in the computer(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14), wherein the computer is operative to cause the transaction function device to operate responsive to instructions in at least one document processed by at least one of the browsers(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14).

As per claims 2 and 13, Jheeta discloses the apparatus and a method according to claims 1 and 12 wherein the automated banking machine further comprises at least one output device in operative connection with the computer, and wherein documents processed by at least two of the browsers produce outputs delivered simultaneously through the output device(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14).

As per claim 3, Jheeta discloses the apparatus according to claim 2 wherein the output device includes a display, and wherein each of the two browsers outputs on separate portions of the display(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14).

Jheeta fails to disclose one document processed by at least one of the browsers, documents processed by at least two of the browsers produce outputs delivered simultaneously through the output device, and wherein each of the two browsers outputs on separate portions of the display.

Bertram et al. disclose one document processed by at least one of the browsers, documents processed by at least two of the browsers produce outputs delivered simultaneously through the output device, and wherein each of the two browsers outputs on separate portions of the display(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use one document processed by at least one of the browsers, documents processed by at least two of the browsers produce outputs delivered simultaneously through the output device, and wherein each of the two browsers outputs on separate portions of the display as taught by Bertram et al. to get the benefit of multiple browsers.

As per claim 11 and 19, Jheeta discloses the apparatus and method according to claims 1 and 12.

Jheeta fails to disclose wherein the at least one document includes an HTML document.

Bertram et al. disclose wherein the at least one document includes an HTML document(Bertram et al., Abstract, Col. 1, Lines 15-67, Col. 2, Lines 1-50).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein the at least one document includes an HTML document as taught by Bertram et al. to get the benefit of internet documents displayed on the computer screen.

5. Claims 4,5 and 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta and Bertram et al. as applied to claims 1 and 12 above, and further in view of Sigona et al. (US 594150 A).

As per claims 4 and 17, Jheeta discloses the apparatus according to claims 1 and 12 wherein the transaction function device is operated responsive to documents processed by a plurality of browsers(Sigona et al., Abstract, Col. 6, Lines 45-67).

As per claim 5, Jheeta discloses the apparatus according to claim 1 wherein the automated banking machine includes a card reader in operative connection with the computer, wherein the computer is operative to include card data read by the card reader in a transaction data object(Jheeta, Abstract, Col. 2, Lines 20-50), and wherein

instructions in documents processed by a plurality of the browsers(Sigona et al., Abstract, Col. 6, Lines 45-67) are operative to access the card data from the transaction data object(Jheeta, Abstract, Col. 2, Lines 20-50).

Jheeta fails to disclose documents processed by a plurality of browsers.

Sigona et al. disclose documents processed by a plurality of browsers(Sigona et al., Abstract, Col. 6, Lines 45-67).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use documents processed by a plurality of browsers as taught by Sigona et al. to get the benefit of multiple browsers processing data and documents.

6. Claims 6, 7,8,9,14 and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta and Bertram et al. as applied to claims 1 and 12 above, and further in view of Murphy, Jr. et al. (US 6049820 A).

As per claim 6, Jheeta discloses the apparatus according to claim 1 and further comprising:

a network, wherein the computer of the automated banking machine is in operative connection with the network(Jheeta, Abstract, Col. 2, Lines 20-50, Fig. 1);

a plurality of servers in operative connection with the network, wherein a first server is operative to deliver first documents and a second server is operative to deliver second documents(Murphy, Jr. et al., Abstract, Col. 2, Lines 29-42, Col. 7, Lines 9-21);

and wherein a first browser operating in the banking machine is operative to process the first documents from the first server and a second browser operating in the banking machine is operative to process the second documents from the second server(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 5, Lines 45-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14, Fig. 3).

Jheeta fails to disclose a plurality of servers in operative connection with the network, wherein a first server is operative to deliver first documents and a second server is operative to deliver second documents.

Murphy, Jr. et al. disclose a plurality of servers in operative connection with the network, wherein a first server is operative to deliver first documents and a second server is operative to deliver second documents(Murphy, Jr. et al., Abstract, Col. 2, Lines 29-42, Col. 7, Lines 9-21).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use a plurality of servers in operative connection with the network, wherein a first server is operative to deliver first documents and a second server is operative to deliver second documents as taught by Murphy, Jr. et al. to get the benefit of a network with various servers attached to obtain documents from various servers.

Jheeta fails to disclose wherein a first browser operating in the banking machine is operative to process the first documents from the first server and a second browser operating in the banking machine is operative to process the second documents from the second server.

Bertram et al. disclose wherein a first browser operating in the banking machine is operative to process the first documents from the first server and a second browser operating in the banking machine is operative to process the second documents from the second server(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 5, Lines 45-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14, Fig. 3).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein a first browser operating in the banking machine is operative to process the first documents from the first server and a second browser operating in the banking machine is operative to process the second documents from the second server as taught by Bertram et al. to get the benefit of processing documents using multiple browsers.

As per claims 7 and 18, Jheeta discloses the apparatus and method according to claims 6 and 12 wherein the automated banking machine includes a display device in operative connection with the computer(Jheeta, Abstract).

Jheeta fails to disclose wherein at least one of the first and second browsers is operative to cause a visible output through the display device.

Bertram et al. disclose wherein at least one of the first and second browsers is operative to cause a visible output through the display device(Bertram et al., Abstract, Col. 4, Lines 30-67, Col. 5, Lines 45-67, Col. 7, Lines 1-25, Col. 8, Lines 1-12, Col. 9, Lines 1-30, Col. 12, Lines 55-63, Col. 13, 14, Figs. 1A2,1B1,1B2 and Fig. 3).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein at least one of the first and second browsers is operative to cause a visible output through the display device as taught by Bertram et al. to get the benefit of processing documents using multiple browsers.

As per claim 8, Jheeta discloses the apparatus according to claim 6.

Jheeta fails to disclose wherein at least one of the browsers is operative to produce a non-visible output, wherein the non-visible output is operative to cause the computer to control operation of at least one transaction function device in the banking machine.

Bertram et al. disclose wherein at least one of the browsers is operative to produce a non-visible output, wherein the non-visible output is operative to cause the computer to control operation of at least one transaction function device in the banking machine(Bertram et al., Abstract, Col. 7, Lines 20-35, Col. 9, Lines 1-15).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein at least one of the browsers is operative to produce a non-visible output, wherein the non-visible output is

operative to cause the computer to control operation of at least one transaction function device in the banking machine as taught by Bertram et al. to get the benefit of processing documents using multiple browsers.

As per claim 9 and 14, Jheeta discloses the apparatus and method according to claims 7 and 12.

Jheeta fails to disclose wherein at least one of the first documents includes at least one show instruction, and wherein the computer is operative responsive to the show instruction to cause a further visible output responsive to the second browser to be output through the display device.

Bertram et al. wherein at least one of the first documents includes at least one show instruction, and wherein the computer is operative responsive to the show instruction to cause a further visible output responsive to the second browser to be output through the display device(Bertram et al., Abstract, Col. 8, Lines 1-12, Figs. 1A2,1B1,1B2).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein at least one of the first documents includes at least one show instruction, and wherein the computer is operative responsive to the show instruction to cause a further visible output responsive to the second browser to be output through the display device as taught by Bertram et al. to get the benefit of processing documents using multiple browsers.

7. Claims 10, 15 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta and Bertram et al. as applied to claims 9,12 and 13 above, and further in view of Cleron et al. (US 5724506 A).

As per claim 10 and 15, Jheeta discloses the apparatus and method according to claims 9 and 12.

As per claim 16, Jheeta discloses the method according to claim 13.

As per 10,15 and 16, Jheeta fails to disclose wherein at least one of the first documents includes at least one size instruction, and wherein the computer is operative responsive to the size instruction to size the further visible output, and wherein in step (c) a size of at least one output from a browser is determined responsive to other outputs.

Cleron et al. disclose wherein at least one of the first documents includes at least one size instruction, and wherein the computer is operative responsive to the size instruction to size the further visible output, and wherein in step (c) a size of at least one output from a browser is determined responsive to other outputs(Cleron et al., Abstract, Col.3, Lines 55-67).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Jheeta to use wherein at least one of the first documents includes at least one size instruction, and wherein the computer is operative responsive to the size instruction to size the further visible output, and wherein in step (c) a size of at least one output from a browser is determined responsive to other outputs as taught by Bertram et al. to get the benefit of resizing browser windows to enhance visible output.

Conclusion

8. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Perkowski, System and Method for Delivering Consumer Product Related Information to Consumers Within Retail Environments Using Internet-Based Information Servers and Sales Agents.

Shane, System and Method Providing An Interactive Response to Direct Mail by Creating Personalized Web Page Based on URL Provided on Mail Piece.

Schein et al., Global Financial Services Integration System and Process.

Clark, Enhanced ATM for Facilitating Telephony Access.

Halliburton, Jr., Redeemable Coupon Disbursement Control and Reporting System.

Simon et al., Method and Apparatus for Displaying Information.

Anderson et al., System and Method for Electronically Processing Invoice Information.

Martin, Jr. et al., Automated Debt Payment System and Method Using ATM Network.

Jordan et al., Multiple-Screen Video Adapter with Television Tuner.

Jordan et al., Multiple-Screen Video Adapter with Television Tuner(US 6028643 A).

Blount et al., Server-Side Asynchronous Form Management.

Bland et al., Management-Data-Gathering System for Gathering on Clients and Servers Data Regarding Interactions Between the Servers, the Clients, and Users of the Clients During Real Use of a Network of Clients and Servers.

Bittinger et al., Differencing Client/Server Communication System for Use with CGI.

Marullo et al., Automated Client-Based Web Server Stress Tool Simulating Simultaneous Multiple User Server Accesses.

Young, Video Adapter for Supporting at Least One Television Monitor.

Frid-Nielsen, Symbol Browsing and Filter Switches in an Object-Oriented Development System.

WO 99/12091, Jordan et al., Multiple-Screen Video Adapter with Television Tuner.

Internet Technology Pushes New services to ATMs, Bank Network News, Chicago, April 11, 1997.

David Breitkopf, Fleet: Road to Web ATM Worth the Hurdles, American Banker, 10/30/2002, Vol. 167, Issue 208, p.8.

Amanda Fung, American Banker, 09/26/2000, Vol. 165, Issue 185, p.1.

Helen Stock, American Banker, 5/3/2000, Vol. 165 Issue 85, p. 1.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (703) 305-4718. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John G. Weiss can be reached on (703) 308-2702. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and (703) 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Debra F. Charles
Examiner
Art Unit 3629

DFC
December 13, 2002

JOHN G. WEISS
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600